



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [TRUSTMARK CORPORATION](#)

City/State [JACKSON, MS](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [17,441,551](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TRUSTMARK CORPORATION
248 EAST CAPITOL STREET
JACKSON, MS 39201

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	17,511,755	16,680,802	17,055,845	15,220,176	13,499,618
Net income (\$000)	29,211	51,962	147,365	160,025	150,460
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.34	2.55	31	2.52	2.67	35	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56
+ Non-interest income	1.24	0.97	70	1.45	1.13	70	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61
- Overhead expense	2.78	2.18	82	2.91	2.28	84	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75
- Provision for credit losses	-0.04	0.04	27	-0.48	-0.12	12	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.84	1.35	15	1.54	1.78	35	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32
Net operating income	0.67	1.03	16	1.25	1.36	42	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37
Net income	0.67	1.02	16	1.25	1.35	43	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.65	2.96	27	2.95	3.18	33	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44
Interest expense	0.11	0.20	25	0.19	0.29	32	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20
Net interest income (tax equivalent)	2.55	2.75	32	2.76	2.88	39	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	16	-0.09	0.16	1	-0.03	0.11	4	0.02	0.27	8	0.07	0.21	30
Earnings coverage of net loan and lease losses (X)	-241.21	38.54	6	-21.26	25.70	9	-42.17	39.72	9	120.99	22.91	93	29.46	24.40	69
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.20	26	1.02	1.49	20	0.97	1.23	26	1.12	1.58	24	0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.93	1.17	25	0.99	1.47	19	0.94	1.20	28	1.08	1.55	22	0.88	0.81	55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.47	76	0.67	0.70	56	0.64	0.49	74	0.69	0.71	53	0.85	0.57	78
30-89 days past due loans and leases / Total loans and leases	0.25	0.32	45	0.23	0.33	47	0.23	0.32	44	0.27	0.39	40	0.29	0.43	39
Liquidity and Funding															
Net noncore funding dependence	-8.57	-1.97	24	-7.37	-0.51	30	-11.04	-2.33	21	-8.69	3.20	14	4.12	14.45	20
Net short-term noncore funding dependence	-8.79	-6.65	33	-7.74	-6.88	44	-11.29	-7.71	32	-9.14	-4.76	28	3.58	3.38	41
Net loans and leases / Total assets	60.43	59.31	52	64.98	60.99	61	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Capitalization															
Tier 1 leverage ratio	8.66	9.06	40	9.11	9.15	51	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72
Holding company equity capital / Total assets	9.35	10.29	35	10.43	10.72	44	9.90	10.71	38	10.52	11.16	41	12.30	12.43	49
Total equity capital (including minority interest) / Total assets	9.35	10.40	33	10.43	10.85	43	9.90	10.82	36	10.52	11.29	39	12.30	12.57	47
Common equity tier 1 capital / Total risk-weighted assets	11.23	12.21	35	11.71	12.57	39	11.29	12.42	33	11.62	12.38	40	11.93	12.17	50
Net loans and leases / Equity capital (X)	6.46	5.82	64	6.23	5.73	63	6.01	5.53	64	6.18	5.58	63	5.75	5.21	65
Cash dividends / Net income	48.56	33.45	78	28.26	23.13	55	39.42	28.27	71	36.72	42.30	43	39.75	33.12	62
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.34	9.35	34	20.39	16.49	64	6.31	10.50	37	22.63	16.68	69	1.59	9.26	15
Equity capital	-7.29	4.03	14	6.49	9.13	49	0.01	7.46	16	4.84	6.99	44	4.35	10.49	32
Net loans and leases	-3.90	6.29	20	11.99	7.22	71	-2.85	3.36	28	12.72	9.07	72	5.92	9.10	52
Noncore funding	-13.85	-10.65	46	-35.07	-25.09	41	-11.18	-14.79	58	-9.85	-12.18	52	16.50	6.59	73
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	7.55	11.08	51	6.98	11.33	47	7.07	10.95	48	7.06	13.56	44	0	13.04	13
Equity investment in subsidiaries / Equity capital	106.72	103.47	70	101.82	102.85	48	106.32	103.22	70	101.61	102.81	44	102.83	103.22	53
Cash from ops + noncash items + op expense / Op expense + dividends	164.84	125.04	65	102.94	98.58	48	68.40	154.48	16	175.22	147.24	69	187.82	190.27	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	90,443	99,802	400,498	417,446	448,529	-9.38	6.91
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	84,073	94,018	376,446	393,127	422,289	-10.58	6.49
Tax-exempt income on loans and leases.....	6,370	5,784	24,052	24,319	26,240	10.13	12.82
Estimated tax benefit on income on loans and leases.....	2,958	2,784	11,443	11,512	12,089	6.27	-26.43
Income on loans and leases (tax equivalent).....	93,401	102,586	411,941	428,958	460,618	-8.95	5.40
Investment interest income (tax equivalent).....	12,498	9,277	39,507	49,840	57,148	34.71	-39.46
Interest on balances due from depository institutions.....	696	382	2,335	1,181	4,513	82.20	223.72
Interest income on other earning assets.....	121	121	432	379	1,090	0.00	-54.85
Total interest income (tax equivalent).....	106,716	112,366	454,215	480,358	523,369	-5.03	-2.76
Interest on time deposits of \$250K or more	121	287	764	3,181	6,888	-57.84	-91.83
Interest on time deposits < \$250K.....	466	1,147	3,363	10,840	17,393	-59.37	11.22
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,173	3,789	12,818	23,466	54,890	-42.65	6.26
Interest on other borrowings and trading liabilities.....	421	724	2,463	3,837	4,732	-41.85	-87.51
Interest on subordinated debt and mandatory convertible securities	1,188	1,189	4,752	474	0	-0.08	
Total interest expense.....	4,369	7,136	24,160	41,798	83,903	-38.78	-40.28
Net interest income (tax equivalent).....	102,347	105,230	430,055	438,560	439,466	-2.74	-0.08
Non-interest income.....	54,113	60,492	219,109	273,704	184,210	-10.55	20.32
Adjusted operating income (tax equivalent)	156,460	165,722	649,164	712,264	623,676	-5.59	6.14
Overhead expense.....	121,517	121,457	486,495	474,346	426,167	0.05	20.06
Provision for credit losses.....	-1,966	-19,868	-24,448	36,113	10,839		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	36,909	64,133	187,117	201,805	186,670	-42.45	-18.43
Applicable income taxes	4,695	9,277	28,048	29,757	23,333	-49.39	-48.75
Tax equivalent adjustments	3,003	2,894	11,704	12,023	12,877	3.77	-37.93
Applicable income taxes (tax equivalent).....	7,698	12,171	39,752	41,780	36,210	-36.75	-45.01
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	29,211	51,962	147,365	160,025	150,460	-43.78	-6.52
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	29,211	51,962	147,365	160,025	150,460	-43.78	-6.52
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	29,211	51,962	147,365	160,025	150,460	-43.78	-6.52
Investment securities income (tax equivalent).....	12,498	9,277	39,507	49,840	57,148	34.71	-39.46
US Treasury and agency securities (excluding mortgage-backed securities)	831	92	1,194	395	669	803.26	196.79
Mortgage-backed securities	11,526	8,826	37,443	47,562	53,441	30.59	-37.97
All other securities	141	359	870	1,883	3,038	-60.86	-92.11
Cash dividends declared.....	14,186	14,685	58,085	58,769	59,804	-3.40	-9.63
Common	14,186	14,685	58,085	58,769	59,804	-3.40	-9.63
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.44	2.75	26	2.69	2.96	27	2.66	2.85	34	3.16	3.27	40	3.88	4	39
Less: Interest expense	0.10	0.19	25	0.17	0.27	32	0.14	0.23	29	0.27	0.48	20	0.62	0.98	21
Equals: Net interest income (tax equivalent)	2.34	2.55	31	2.52	2.67	35	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56
Plus: Non-interest income	1.24	0.97	70	1.45	1.13	70	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61
Equals: adjusted operating income (tax equivalent)	3.57	3.56	64	3.97	3.87	64	3.81	3.70	65	4.68	4.04	81	4.62	4.41	64
Less: Overhead expense	2.78	2.18	82	2.91	2.28	84	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75
Less: Provision for credit losses	-0.04	0.04	27	-0.48	-0.12	12	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.84	1.35	15	1.54	1.78	35	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32
Less: Applicable income taxes (tax equivalent)	0.18	0.31	18	0.29	0.40	18	0.23	0.38	13	0.27	0.23	62	0.27	0.36	24
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.67	1.03	16	1.25	1.36	42	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.67	1.02	16	1.25	1.35	43	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Memo: Net income (last four quarters)	0.72	1.17	11	1.19	1.07	61	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Net income-BHC and noncontrolling (minority) interest	0.67	1.04	14	1.25	1.37	43	0.86	1.27	10	1.05	0.83	71	1.11	1.20	37
Margin Analysis															
Average earning assets / Average assets	91.81	93.16	29	91.31	93.08	27	91.43	93.08	28	90.54	92.32	27	89.99	91.05	36
Average interest-bearing funds / Average assets	61.80	60.43	65	61.11	62.97	44	61.24	61.99	54	62.69	64.06	45	64.88	65.57	46
Interest income (tax equivalent) / Average earning assets	2.65	2.96	27	2.95	3.18	33	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44
Interest expense / Average earning assets	0.11	0.20	25	0.19	0.29	32	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20
Net interest income (tax equivalent) / Average earning assets	2.55	2.75	32	2.76	2.88	39	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61
Yield or Cost															
Total loans and leases (tax equivalent)	3.53	3.88	30	3.76	4.05	36	3.84	4.01	41	4.03	4.27	38	4.91	5.09	44
Interest-bearing bank balances	0.15	0.18	25	0.09	0.10	36	0.13	0.14	25	0.19	0.27	29	2.47	2.04	75
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0	0.25	19	0.45	0.68	46	2.51	2.44	65
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.58	2.93	25	2.87	3.15	28	2.84	3.04	33	3.40	3.51	37	4.20	4.36	38
Investment securities (tax equivalent)	1.36	1.78	13	1.42	1.84	22	1.31	1.77	14	2.04	2.25	30	2.29	2.76	12
US Treasury and agency securities (excluding mortgage-backed securities)	0.84	1.09	30	2.07	1.30	84	0.66	1.14	20	1.98	1.75	64	2.24	2.32	51
Mortgage-backed securities	1.36	1.67	17	1.27	1.60	21	1.24	1.57	21	1.95	2.05	35	2.28	2.61	13
All other securities	4.52	2.75	90	4.53	2.93	87	4.45	2.81	86	4.48	3.24	85	4.34	4.06	74
Interest-bearing deposits	0.11	0.16	37	0.21	0.26	48	0.17	0.21	45	0.40	0.53	40	0.93	1.10	39
Time deposits of \$250K or more	0.29	0.48	20	0.55	0.82	21	0.40	0.66	22	1.21	1.42	27	1.94	1.96	44
Time deposits < \$250K	0.18	0.44	12	0.40	0.78	12	0.31	0.62	14	0.86	1.36	11	1.22	1.82	15
Other domestic deposits	0.09	0.13	45	0.18	0.17	61	0.15	0.15	61	0.31	0.36	46	0.82	0.93	43
Foreign deposits	0	0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.13	0.16	50	0.13	0.18	56	0.13	0.17	60	0.50	0.62	55	1.28	1.86	33
Other borrowed funds and trading liabilities	0.17	1.14	16	0.81	1.38	32	0.78	1.27	33	1.02	1.50	30	1.37	2.38	7
All interest-bearing funds	0.16	0.31	22	0.28	0.42	31	0.23	0.37	28	0.44	0.74	18	0.96	1.49	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		54,113		60,492		219,109		273,704		184,210		
Fiduciary activities income		5,382		5,134		20,899		19,672		19,811		
Service charges on deposit accounts - domestic		9,940		7,922		35,585		34,426		45,143		
Trading revenue.....		-20,003		-11,159		-7,107		37,513		13,190		
Investment banking fees and commissions.....		3,672		3,281		14,290		11,954		10,868		
Insurance activities revenue.....		14,089		12,445		48,511		45,176		42,396		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		24,589		14,663		18,200		-19,451		-10,345		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		9,158		25,704		68,466		94,818		25,709		
Other non-interest income.....		7,286		2,502		20,265		49,596		37,438		
Total overhead expenses		121,517		121,457		486,495		474,346		426,167		
Personnel expense.....		69,585		71,162		284,158		272,257		247,717		
Net occupancy expense.....		13,140		13,039		51,380		49,766		49,882		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		482		666		2,317		3,053		4,116		
Other operating expenses.....		38,310		36,590		148,640		149,270		124,452		
Fee income on mutual funds and annuities.....		1,178		1,133		5,116		4,666		4,665		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		2,725		2,793		2,692		2,797		2,844		
Average personnel expense per employee.....		25.54		25.48		105.56		97.34		87.10		
Average assets per employee.....		6,426.33		5,972.36		6,335.75		5,441.61		4,746.70		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.18	2.26	55	1.87	2.10	50	2.33	2.17	54	1.70	2.02	50
Overhead expenses / Net Interest Income + non-interest income	79.19	61.09	91	74.59	59.31	91	76.32	59.28	95	67.74	62.28	75
Percent of Average Assets												
Total overhead expense	2.78	2.18	82	2.91	2.28	84	2.85	2.17	85	3.12	2.57	77
Personnel expense.....	1.59	1.21	87	1.71	1.28	88	1.67	1.21	90	1.79	1.30	89
Net occupancy expense.....	0.30	0.23	80	0.31	0.24	76	0.30	0.23	79	0.33	0.26	77
Other operating expenses.....	0.89	0.71	80	0.89	0.73	76	0.89	0.72	80	1	0.94	72
Overhead less non-interest income	1.54	1.18	81	1.46	1.10	82	1.57	1.10	88	1.32	1.25	51
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	77.67	60.59	90	73.29	58.69	91	74.94	58.83	94	66.60	61.82	72
Personnel expense.....	44.47	33.94	91	42.94	33.28	93	43.77	32.93	94	38.22	32.36	85
Net occupancy expense.....	8.40	6.43	80	7.87	6.42	71	7.91	6.23	76	6.99	6.58	58
Other operating expenses.....	24.79	19.35	85	22.48	18.45	79	23.25	19.18	78	21.39	22.28	62
Total non-interest income	34.59	26.24	73	36.50	28.42	69	33.75	27.67	67	38.43	28.83	75
Fiduciary activities income	3.44	2.31	70	3.10	2.15	67	3.22	2.20	68	2.76	2.09	67
Service charges on domestic deposit accounts	6.35	3.51	89	4.78	3.21	79	5.48	3.27	84	4.83	3.27	79
Trading revenue.....	-12.78	0.53	1	-6.73	0.97	0	-1.09	0.62	2	5.27	1.28	87
Investment banking fees and commissions.....	2.35	2.33	64	1.98	2.51	58	2.20	2.58	63	1.68	2.46	54
Insurance activities revenue.....	9	0.38	97	7.51	0.38	97	7.47	0.36	97	6.34	0.41	96
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	15.72	1.49	95	8.85	0.99	95	2.80	0.60	91	-2.73	0.01	4
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	5.85	1.74	91	15.51	3.74	93	10.55	3.30	90	13.31	3.92	90
Other non-interest income.....	4.66	8.92	26	1.51	8.65	4	3.12	9.27	8	6.96	9.65	40
Overhead less non-interest income	43.08	33.42	76	36.79	29.66	69	41.19	30.52	81	28.17	31.93	36
Applicable income taxes / Pretax net operating income (tax equivalent).....	12.72	20.83	6	14.47	21.04	7	14.99	21.18	7	14.75	18.63	21
Applicable income tax + TE / Pretax net operating income + TE	20.86	22.92	29	18.98	22.74	12	21.24	22.67	23	20.70	21.18	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	7,294,474	7,432,069	7,265,608	7,272,112	6,509,223	-1.85	36.71	
Commercial and industrial loans	1,513,174	1,972,272	1,446,692	1,881,170	1,482,931	-23.28	-3.09	
Loans to individuals	154,215	153,267	159,472	161,174	176,258	0.62	-8.74	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	29,645	29,710	31,684	28,717	35,382	-0.22	4.41	
Other loans and leases	1,646,738	1,489,110	1,653,415	1,538,436	1,430,782	10.59	26.41	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,638,246	11,076,428	10,556,871	10,881,609	9,634,576	-3.96	26.69	
Less: Allowance for loan and lease losses	98,734	109,191	99,457	117,306	85,092	-9.58	19.75	
Net loans and leases	10,539,512	10,967,237	10,457,414	10,764,303	9,549,484	-3.90	26.76	
Debt securities that reprice or mature in over 1 year	3,621,795	2,810,695	3,577,071	2,509,046	2,312,808	28.86	3.79	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	14,161,307	13,777,932	14,034,485	13,273,349	11,862,292	2.78	19.97	
Interest-bearing bank balances	1,664,749	1,523,392	2,069,043	1,722,623	135,348	9.28	1203.72	
Federal funds sold and reverse repos	0	0	0	50	0		-100.00	
Debt securities that reprice or mature within 1 year	4,049	20,719	4,343	20,841	27,695	-80.46	-87.42	
Trading assets	7,111	22,682	22,908	38,119	16,453	-68.65		
Total earning assets	15,837,216	15,344,725	16,130,779	15,054,982	12,041,788	3.21	32.37	
Non-interest-bearing cash and due from depository institutions	252,815	251,149	197,786	229,881	223,568	0.66	0.36	
Premises, fixed assets, and leases	207,301	199,098	205,644	194,278	189,791	4.12	13.09	
Other real estate owned	3,187	10,651	4,557	11,651	29,248	-70.08	-94.31	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	1,139,176	1,070,834	1,055,014	1,059,192	1,011,626	6.38	10.28	
Total assets	17,441,551	16,878,313	17,595,636	16,551,840	13,497,877	3.34	29.29	
Quarterly average assets	17,511,755	16,680,802	17,369,876	15,946,901	13,466,233	4.98	31.02	
Average loans and leases (YTD)	10,579,721	10,914,458	10,730,259	10,640,332	9,389,482	-3.07	27.08	
Memoranda								
Loans held-for-sale	222,538	412,999	275,706	446,951	226,347	-46.12	27.83	
Loans not held-for-sale	10,415,708	10,663,429	10,281,165	10,434,658	9,408,229	-2.32	26.67	
Real estate loans secured by 1–4 family	2,329,537	2,155,781	2,253,699	2,188,084	2,099,785	8.06	23.54	
Commercial real estate loans	4,890,366	5,194,329	4,935,021	5,002,036	4,328,893	-5.85	45.41	
Construction and land development	1,273,959	1,342,088	1,308,781	1,309,039	1,167,561	-5.08	45.17	
Multifamily	641,368	1,053,046	649,155	983,972	647,881	-39.09	94.81	
Nonfarm nonresidential	2,975,039	2,799,195	2,977,085	2,709,025	2,513,451	6.28	37.96	
Real estate loans secured by farmland	74,571	81,959	76,888	81,992	80,545	-9.01	-13.98	
Total investment securities	3,625,844	2,831,414	3,581,414	2,529,887	2,340,503	28.06	2.96	
U.S. Treasury securities	361,822	0	344,640	0	0			
US agency securities (excluding mortgage-backed securities)	12,623	17,349	13,727	18,041	26,109	-27.24	-77.92	
Municipal securities	12,683	32,352	13,041	32,419	57,246	-60.80	-91.88	
Mortgage-backed securities	3,238,716	2,781,713	3,210,006	2,479,427	2,257,148	16.43	-2.10	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	3,018,246	2,337,676	3,238,877	1,991,815	1,602,404	29.11	27.59	
U.S. Treasury securities	361,822	0	344,640	0	0			
US agency securities (excluding mortgage-backed securities)	12,623	17,349	13,727	18,041	22,328	-27.24	-76.42	
Municipal securities	5,359	5,798	5,713	5,835	25,465	-7.57	-95.12	
Mortgage-backed securities	2,638,442	2,314,529	2,874,797	1,967,939	1,554,611	13.99	19.81	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-13,395	21,557	10,974	25,043	8,103			
Available-for-sale securities appreciation (depreciation)	-173,083	10,241	-17,413	32,042	1,420			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,674,345	1,858,631	2,830,567	1,964,244	1,769,994	43.89	34.41	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,739,102	4,705,991	4,771,065	4,349,010	2,891,215	0.70	47.65
NOW, ATS and transaction accounts	1,399,742	846,050	1,493,193	969,779	809,252	65.44	278.26
Time deposits less brokered deposits < \$250K	975,768	1,099,075	1,004,928	1,149,712	1,325,998	-11.22	-27.91
MMDA and other savings accounts	7,798,923	7,511,257	7,624,445	7,324,078	5,907,171	3.83	60.71
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,913,535	14,162,373	14,893,631	13,792,579	10,933,636	5.30	52.39
Time deposits of \$250K or more	171,601	192,257	163,966	228,090	285,704	-10.74	-30.92
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	170,499	160,991	238,577	164,519	256,020	5.91	-67.48
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	78,485	124,000	84,527	141,785	57,416	-36.71	-90.64
Other borrowings w/remaining maturity over 1 year	6,159	21,994	6,498	26,467	27,980	-72.00	-97.77
Brokered deposits < \$250K	28,156	28,810	29,563	28,095	26,217	-2.27	-59.66
Noncore funding	454,900	528,052	523,131	588,956	653,337	-13.85	-76.77
Trading liabilities	27,674	11,981	4,558	1,979	5,537	130.98	9345.05
Subordinated notes and debentures + trust preferred securities	184,953	184,733	184,898	184,777	61,856	0.12	199.01
Other liabilities	229,107	231,469	248,107	242,432	182,809	-1.02	57.18
Total liabilities	15,810,169	15,118,608	15,854,325	14,810,723	11,837,175	4.57	32.28
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	12,806	13,209	12,845	13,215	13,376	-3.05	-9.25
Common surplus	167,094	229,892	175,913	233,120	256,400	-27.32	-54.34
Retained earnings	1,600,138	1,533,110	1,585,113	1,495,833	1,414,526	4.37	33.24
Accumulated other comprehensive income	-148,656	-16,506	-32,560	-1,051	-23,600		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,631,382	1,759,705	1,741,311	1,741,117	1,660,702	-7.29	6.07
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,631,382	1,759,705	1,741,311	1,741,117	1,660,702	-7.29	6.07
Total liabilities and capital	17,441,551	16,878,313	17,595,636	16,551,840	13,497,877	3.34	29.29
Memoranda							
Non-interest-bearing deposits	4,739,102	4,705,991	4,771,065	4,349,010	2,891,215	0.70	47.65
Interest-bearing deposits	10,374,190	9,677,449	10,316,095	9,699,754	8,354,342	7.20	50.47
Total deposits	15,113,292	14,383,440	15,087,160	14,048,764	11,245,557	5.07	49.57
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,741,311	1,741,117	1,741,117	1,660,702	1,591,453		
Accounting restatements	0	0	0	-19,949	0		
Net income	29,211	51,962	147,365	160,025	150,460		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-8,858	-3,234	-57,577	-23,441	-53,486		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	14,186	14,685	58,085	58,769	59,804		
Change in other comprehensive income	-116,096	-15,455	-31,509	22,549	32,079		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,631,382	1,759,705	1,741,311	1,741,117	1,660,702		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.82	37.11	57	44.03	36.10	66	41.29	36.25	58	43.94	36.22	64	48.22	37.78	66
Commercial and industrial loans	8.68	10.78	42	11.69	13.88	41	8.22	10.76	41	11.37	13.52	38	10.99	12.02	49
Loans to individuals	0.88	3.61	40	0.91	3.42	41	0.91	3.36	43	0.97	3.40	42	1.31	4.20	42
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.17	0.17	70	0.18	0.19	69	0.18	0.18	69	0.17	0.19	69	0.26	0.24	74
Other loans and leases.....	9.44	4.19	87	8.82	4.29	82	9.40	4.47	84	9.29	4.63	80	10.60	5.01	88
Net loans and leases.....	60.43	59.31	52	64.98	60.99	61	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Debt securities over 1 year.....	20.77	19.47	59	16.65	16.70	54	20.33	19.46	55	15.16	15.55	51	17.13	14.60	63
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	81.19	80.04	48	81.63	78.43	55	79.76	79.22	41	80.19	78.16	47	87.88	79.65	79
Interest-bearing bank balances	9.54	7.18	73	9.03	9.08	53	11.76	8.50	72	10.41	7.51	72	1	3.06	26
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	55	0	1.57	25
Debt securities 1 year or less	0.02	1.65	2	0.12	1.59	10	0.02	1.56	2	0.13	1.68	11	0.21	1.91	16
Trading assets	0.04	0.52	46	0.13	0.56	50	0.13	0.49	54	0.23	1.01	44	0.12	1.19	42
Total earning assets.....	90.80	91.28	46	90.91	91.48	44	91.67	91.77	48	90.96	91.05	47	89.21	89.53	45
Non-interest cash and due from depository institutions.....	1.45	0.96	86	1.49	1	85	1.12	0.82	77	1.39	1.07	78	1.66	1.14	84
Other real estate owned.....	0.02	0.01	76	0.06	0.02	88	0.03	0.01	84	0.07	0.02	88	0.22	0.03	96
All other assets.....	7.75	7.70	52	7.60	7.44	52	7.20	7.35	49	7.65	7.82	46	9.13	9.27	50
Memoranda															
Short-term investments	9.57	10.28	58	9.15	11.92	39	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11
U.S. Treasury securities.....	2.07	1.80	68	0	0.98	13	1.96	1.47	71	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.07	0.79	35	0.10	0.73	35	0.08	0.82	35	0.11	0.63	38	0.19	0.54	47
Municipal securities	0.07	1.72	25	0.19	1.77	26	0.07	1.73	24	0.20	1.69	27	0.42	1.34	37
Mortgage-backed securities	18.57	14.04	71	16.48	12.38	70	18.24	14.14	70	14.98	11.75	68	16.72	11.44	79
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	1.28	0.40	87	2.45	0.46	92	1.57	0.55	85	2.70	0.52	93	1.68	0.39	90
Loans held for investment	59.72	59.15	49	63.18	61.15	54	58.43	58.06	50	63.04	61.72	44	69.70	63.50	57
Real estate loans secured by 1–4 family	13.36	11.67	63	12.77	11.69	56	12.81	11.46	60	13.22	11.91	56	15.56	13.29	60
Revolving	2.03	1.40	68	2.04	1.51	64	2	1.42	64	2.13	1.66	62	2.88	2.07	66
Closed-end, secured by first liens	11.25	9.94	66	10.66	9.76	59	10.74	9.67	64	10.99	9.81	58	12.53	10.69	61
Closed-end, secured by junior liens	0.07	0.17	40	0.07	0.21	34	0.08	0.17	40	0.10	0.22	40	0.15	0.28	43
Commercial real estate loans	28.04	23.42	62	30.78	22.27	71	28.05	22.69	64	30.22	22.22	66	32.07	22.23	70
Construction and land development	7.30	3.49	85	7.95	3.32	91	7.44	3.34	88	7.91	3.40	89	8.65	3.44	91
Multifamily	3.68	3.52	63	6.24	3.21	85	3.69	3.57	61	5.94	3.12	85	4.80	3.01	77
Nonfarm nonresidential	17.06	15.11	58	16.58	14.77	58	16.92	14.57	61	16.37	14.72	53	18.62	14.69	61
Real estate loans secured by farmland	0.43	0.33	70	0.49	0.33	73	0.44	0.30	70	0.50	0.33	72	0.60	0.36	76

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	68.57	61.87	54	67.10	57.91	64	68.82	61.05	56	66.83	57.15	64	67.56	57.46	58
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.90	20.07	59	19.46	19.43	50	21.35	19.86	53	20.11	19.43	50	21.79	20.75	54
Real estate loans secured by 1–4 family.....	3.33	2.35	66	3.10	2.45	59	3.33	2.43	64	3.24	2.64	59	4.03	3.15	62
Revolving	18.57	17.49	57	16.36	16.76	51	18.02	17.24	57	16.87	16.59	51	17.76	17.39	54
Closed-end.....	45.97	38.39	59	46.90	35.36	70	46.75	37.86	60	45.97	34.63	67	44.93	33.52	66
Commercial real estate loans	11.98	5.82	85	12.12	5.29	93	12.40	5.65	87	12.03	5.26	90	12.12	5.09	91
Construction and land development.....	3.18	1.29	86	2.31	1.05	83	2.77	1.18	83	2.26	0.93	80	2.62	0.94	85
1–4 family.....	8.79	4.49	85	9.81	4.21	94	9.62	4.40	92	9.77	4.19	93	9.50	4.02	92
Other.....	6.03	5.66	63	9.51	5.08	85	6.15	5.78	63	9.04	4.96	85	6.72	4.69	75
Multifamily.....	27.97	25	55	25.27	23.47	51	28.20	24.56	57	24.90	22.93	51	26.09	22.15	56
Nonfarm nonresidential	11.58	8.44	68	10.63	7.93	68	11.42	8.29	69	10.91	7.68	70	11.14	7.72	74
Owner-occupied.....	16.38	16.32	49	14.64	15.25	47	16.78	15.94	54	13.98	14.95	45	14.95	14.34	52
Other.....	0.70	0.59	69	0.74	0.56	72	0.73	0.54	68	0.75	0.54	72	0.84	0.55	75
Real estate loans secured by farmland.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Loans to depository institutions and acceptances of other banks.....	14.22	18.81	40	17.81	23.16	34	13.70	18.86	35	17.29	22.17	34	15.39	19.53	40
Commercial and industrial loans	1.45	6.52	39	1.38	6.02	39	1.51	6.24	41	1.48	6.13	40	1.83	7.13	39
Loans to individuals	0.28	0.51	69	0.26	0.50	70	0.30	0.53	70	0.29	0.65	68	0.38	0.81	65
Credit card loans	0.28	0.31	69	0.27	0.33	68	0.30	0.34	68	0.26	0.32	70	0.37	0.37	73
Agricultural loans.....	15.48	8.03	80	13.44	8.05	74	15.66	8.75	77	14.14	9.09	72	14.85	9.85	73
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	466.24	395.39	61	473.55	382.51	72	466.14	391.81	64	471.62	381.27	67	446.52	391.26	52
Real estate loans secured by 1–4 family.....	148.90	125.02	67	137.36	124.29	59	144.59	126.06	64	141.90	125.03	58	144.04	138.18	54
Revolving	22.64	14.84	70	21.90	16.14	66	22.53	15.44	66	22.85	17.42	64	26.63	21.26	62
Closed-end.....	126.25	108.83	66	115.46	106.79	58	122.06	108.85	63	119.06	106.14	57	117.41	115.20	52
Commercial real estate loans	312.58	249.33	66	330.97	237.40	75	316.61	245.88	66	324.40	234.65	71	296.96	229.44	58
Construction and land development.....	81.43	36.95	87	85.51	35.26	93	83.97	35.95	90	84.89	35.62	89	80.09	34.95	88
1–4 family.....	21.66	8.02	86	16.31	6.84	83	18.79	7.42	85	15.93	6.34	81	17.29	6.61	84
Other.....	59.77	28.49	88	69.20	28.01	96	65.18	28.11	93	68.97	28.16	93	62.80	27.32	88
Multifamily.....	40.99	37.99	67	67.10	34.02	85	41.65	38.66	67	63.81	32.74	87	44.44	31.04	78
Nonfarm nonresidential	190.16	160.85	63	178.36	157.71	56	191	158.05	62	175.69	155.06	55	172.42	152.10	56
Owner-occupied.....	78.77	53.96	71	75.02	52.99	70	77.33	52.99	73	77.02	52.37	73	73.62	53.07	69
Other.....	111.39	105.37	54	103.34	102.29	51	113.67	102.54	56	98.67	100.54	48	98.80	97.41	51
Real estate loans secured by farmland.....	4.77	3.46	72	5.22	3.50	72	4.93	3.22	70	5.32	3.44	72	5.53	3.60	73
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	96.72	113.45	45	125.67	145.22	43	92.81	114.45	44	122	139.91	42	101.73	122.02	44
Loans to individuals	9.86	36.67	42	9.77	35.91	42	10.23	34.55	45	10.45	37.47	42	12.09	43.51	38
Credit card loans	1.92	2.64	71	1.85	2.59	70	2.03	2.77	71	2.07	3.30	69	2.51	4.34	67
Agricultural loans.....	1.89	1.66	70	1.89	1.94	69	2.03	1.86	70	1.86	1.88	71	2.43	2.18	73
Other loans and leases.....	105.26	47.86	84	94.88	47.52	81	106.08	51.06	82	99.77	49.54	81	98.15	52.44	81
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.39	30.57	57	36.38	27.81	70	35.38	30.07	59	35.21	27.32	68	34.24	26.45	64
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	233.87	198.65	60	256.78	185.94	77	239.62	195.33	64	248.49	183.76	69	226.32	178.57	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	312.64	256.17	64	331.80	243.39	74	316.95	252.85	66	325.51	240.85	71	299.94	236.10	58

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.57	10.28	58	9.15	11.92	39	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11
Liquid assets	31.75	28.10	62	27.23	27.16	51	33.29	29.03	62	27.12	26.22	58	19.70	22.44	52
Investment securities	20.79	21.67	48	16.78	18.78	44	20.35	21.63	48	15.28	17.85	40	17.34	16.99	54
Net loans and leases	60.43	59.31	52	64.98	60.99	61	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Net loans, leases and standby letters of credit	61.98	60.12	53	65.61	61.79	59	61.08	59.49	54	65.72	62.48	55	71.53	64.84	62
Core deposits	85.51	76.85	92	83.91	73.69	91	84.64	75.71	90	83.33	70.67	95	81	63.09	95
Noncore funding	2.61	9.46	14	3.13	11.95	9	2.97	10.30	16	3.56	14.13	10	4.84	19.36	9
Time deposits of \$250K or more	0.98	1.46	41	1.14	1.96	34	0.93	1.58	32	1.38	2.11	37	2.12	2.94	42
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.98	1.11	62	0.95	1.22	58	1.36	1.23	68	0.99	1.47	51	1.90	1.94	65
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.98	0.44	72	0.95	0.60	66	1.36	0.54	77	0.99	0.54	63	1.90	0.48	80
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.45	1.03	51	0.73	1.11	55	0.48	1	51	0.86	1.24	53	0.43	3.01	22
Earning assets that reprice within 1 year	35.19	36.68	48	37.01	38.67	43	36.90	37.37	50	38.79	39.38	46	35.21	39.29	34
Interest-bearing liabilities that reprice within 1 year	5.59	6.16	60	6.39	7.73	52	5.59	6.39	60	6.96	8.20	55	10.07	10.19	64
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	29.60	29.01	49	30.62	29.49	45	31.31	29.65	55	31.82	29.11	53	25.14	26.63	41
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.57	-1.97	24	-7.37	-0.51	30	-11.04	-2.33	21	-8.69	3.20	14	4.12	14.45	20
Net short-term noncore funding dependence	-8.79	-6.65	33	-7.74	-6.88	44	-11.29	-7.71	32	-9.14	-4.76	28	3.58	3.38	41
Short-term investment / Short-term noncore funding	394	265.83	73	323.91	246.74	72	424.77	273.46	76	329.58	184.19	81	27.72	77.77	37
Liquid assets - short-term noncore funding / Nonliquid assets	42.96	35.38	69	33.54	30.67	57	45.75	36.68	67	32.82	28.18	62	19.10	16.97	61
Net loans and leases / Total deposits	69.74	73.06	43	76.25	76.22	51	69.31	72.79	43	76.62	79.43	40	84.92	90.31	33
Net loans and leases / Core deposits	70.67	78.05	38	77.44	83.77	41	70.21	78.25	38	78.04	88.34	31	87.34	103.93	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.90	-3.53	62	1.45	0.62	76	0.74	0.12	76	1.72	1.57	61	0.59	0.72	53
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.65	-8.82	31	0.69	1.31	39	-1.17	-0.25	22	2.20	4.31	22	0.10	1.36	18
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	16.76	20.27	45	17.44	12.84	66	9.56	14.28	49	21.27	11.38	71	31.54	12.67	80
Available-for-sale securities	83.24	77.97	54	82.56	85.49	33	90.44	83.77	51	78.73	87.23	28	68.46	85.40	19
U.S. Treasury securities	9.98	8.39	66	0	5.10	13	9.62	6.70	72	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0.35	3.73	35	0.61	4.35	36	0.38	4.12	32	0.71	4.01	37	1.12	3.49	48
Municipal securities	0.35	7.89	22	1.14	9.71	24	0.36	8.22	22	1.28	9.83	27	2.45	7.75	37
Mortgage-backed securities	89.32	65.55	86	98.24	66.67	97	89.63	66.54	86	98.01	66.64	96	96.44	67.43	93
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.11	8.63	2	0.73	9.29	10	0.12	7.78	2	0.82	10.55	10	1.18	11.86	8
Debt securities 1 to 5 years	7.40	18.50	25	0.31	16.09	2	6.84	18.25	25	0.35	17.03	3	1.37	17.94	12
Debt securities over 5 years	92.49	70.45	91	98.95	72.48	98	93.04	71.11	90	98.82	69.86	97	97.44	66.02	96
Pledged securities	73.76	29.79	94	65.64	33.48	88	79.03	32.26	95	77.64	35.67	93	75.62	30.57	96
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	8.08	-1.29	63	930.82	156.41	95	18.92	27.98	52	969.36	183.32	95	-5.02	26.69	30
Investment securities	28.06	28.40	59	11.56	31.91	26	41.56	31.36	67	8.09	23.62	28	-14	11.75	4
Core deposits	5.30	14.47	19	25.68	29.18	42	7.98	16.94	17	26.15	26.88	52	0	11.23	7
Noncore funding	-13.85	-10.65	46	-35.07	-25.09	41	-11.18	-14.79	58	-9.85	-12.18	52	16.50	6.59	73

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,237,564	4,866,507	4,349,323
Commit: Secured commercial real estate loans	2,402,244	2,257,119	2,589,247	2,284,705	1,980,966
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	333,563	321,215	329,046
Securities underwriting	270,088	107,461	289,970	113,774	105,226
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	198,079	172,026	173,474	172,008	79,316
Credit derivatives - notional amount (holding company as beneficiary)	47,987	49,298	52,020	41,072	37,553
Credit derivative contracts w/ purchased credit protection-investment grade	246,066	221,324	225,494	213,080	116,869
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	519,000	514,500	435,500	521,500	453,500
Written options contracts (interest rate)	372,547	513,133	349,849	547,176	343,897
Purchased options contracts (interest rate)	100,000	84,000	85,000	64,000	122,500
Interest rate swaps	1,181,955	1,179,015	1,224,950	1,124,620	893,110
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)						29.77	22.78	76	29.40	22.01	78	32.22	23.52	79	
Standby letters of credit	1.55	0.64	86	0.64	0.67	62	1.65	0.65	88	0.69	0.71	65	0.78	0.84	58
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.14	0.26	88	1.02	0.28	86	0.99	0.24	86	1.04	0.35	86	0.59	0.42	73
Credit derivatives - notional amount (holding company as beneficiary)	0.28	0.18	74	0.29	0.18	75	0.30	0.18	74	0.25	0.30	72	0.28	0.52	74
Credit derivative contracts w/ purchased credit protection-investment grade	1.41	0.19	91	1.31	0.17	91	1.28	0.18	90	1.29	0.25	89	0.87	0.30	84
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	12.46	45.51	41	13.57	42.67	39	11.91	46.30	41	13.64	48.62	35	13.43	68.47	35
Interest rate contracts	12.46	33.09	45	13.57	30.32	43	11.91	32.46	44	13.64	34.36	37	13.43	47.31	38
Interest rate futures and forward contracts	2.98	4.02	77	3.05	4.59	78	2.48	3.25	77	3.15	6.21	73	3.36	10.67	76
Written options contracts (interest rate)	2.14	1.59	80	3.04	2	80	1.99	1.41	77	3.31	2.18	80	2.55	2.47	80
Purchased options contracts (interest rate)	0.57	1.35	69	0.50	1.45	64	0.48	1.31	65	0.39	1.46	62	0.91	2.65	66
Interest rate swaps	6.78	19.54	36	6.99	20.33	32	6.96	20.49	34	6.79	20.83	28	6.62	28.86	26
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						48.81	44.98	67	45.74	42.82	71	46.32	45.53	71	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,173,502	2,290,648	2,095,299	2,257,296	1,813,007
Interest rate contracts	2,173,502	2,290,648	2,095,299	2,257,296	1,813,007
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	519,000	514,500	435,500	521,500	453,500
Written options	372,547	513,133	349,849	547,176	343,897
Exchange-traded	100,000	134,000	125,000	118,500	197,000
Over-the-counter	272,547	379,133	224,849	428,676	146,897
Purchased options	100,000	84,000	85,000	64,000	122,500
Exchange-traded	100,000	84,000	85,000	64,000	122,500
Over-the-counter	0	0	0	0	0
Swaps	1,181,955	1,179,015	1,224,950	1,124,620	893,110
Held for trading	1,671,955	1,558,015	1,634,450	1,451,120	1,457,110
Interest rate contracts	1,671,955	1,558,015	1,634,450	1,451,120	1,457,110
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	501,547	732,633	460,849	806,176	355,897
Interest rate contracts	501,547	732,633	460,849	806,176	355,897
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,757,021	1,837,839	1,771,444	1,779,199	1,341,479
One year or less	533,723	514,904	520,571	523,035	358,537
Over 1 year to 5 years	425,538	427,617	390,157	426,281	428,035
Over 5 years	797,760	895,318	860,716	829,883	554,907
Gross negative fair value (absolute value)	28,910	12,151	4,918	5,124	6,072
Gross positive fair value	13,623	33,495	25,047	47,679	17,941
Held for trading	7,111	22,682	22,908	38,119	16,453
Non-traded	6,512	10,813	2,139	9,560	1,488
Current credit exposure on risk-based capital derivative contracts	13,623	33,495	25,046	47,679	17,941
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	23.88	10.22	80	22.46	12.82	74	20.78	11.16	76	23.10	14.05	72	25.01	13.49	76
Written options	17.14	6.03	84	22.40	8.11	81	16.70	6.28	84	24.24	8.18	85	18.97	5.91	90
Exchange-traded	4.60	0.13	97	5.85	0.10	97	5.97	0.12	97	5.25	0.14	96	10.87	0.15	97
Over-the-counter	12.54	5.74	80	16.55	7.80	79	10.73	5.96	76	18.99	7.73	83	8.10	5.10	75
Purchased options	4.60	3.59	67	3.67	3.58	64	4.06	3.27	67	2.84	3.42	63	6.76	4.42	71
Exchange-traded	4.60	0.13	96	3.67	0.11	96	4.06	0.12	96	2.84	0.15	95	6.76	0.28	95
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	54.38	74.58	21	51.47	69.64	25	58.46	74.26	24	49.82	68.76	25	49.26	69.75	24
Held for trading	76.92	38.74	66	68.02	42.14	55	78.01	40.42	67	64.29	43.53	53	80.37	44.16	68
Interest rate contracts	76.92	32.48	77	68.02	36.29	65	78.01	34.15	78	64.29	36.62	63	80.37	37.24	79
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	23.08	61.26	33	31.98	57.86	44	21.99	59.58	32	35.71	56.47	46	19.63	55.84	31
Interest rate contracts	23.08	57.41	35	31.98	54.11	45	21.99	56.71	32	35.71	53.82	47	19.63	52.22	33
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	80.84	92.63	17	80.23	90.92	21	84.54	92.53	23	78.82	91.48	20	73.99	93.86	16
One year or less	24.56	27.97	58	22.48	26.80	55	24.84	27.56	58	23.17	32.05	50	19.78	32.17	49
Over 1 year to 5 years	19.58	26.35	37	18.67	28.69	40	18.62	27.01	35	18.88	27.06	40	23.61	30.45	45
Over 5 years	36.70	29.53	62	39.09	30.03	59	41.08	29.89	65	36.76	29.56	57	30.61	28.09	57
Gross negative fair value (absolute value)	1.33	1.21	61	0.53	1.21	28	0.23	0.98	16	0.23	1.55	10	0.33	0.83	33
Gross positive fair value	0.63	1.52	22	1.46	1.70	37	1.20	1.34	43	2.11	2.23	52	0.99	1.19	43
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	47	0.01	0.05	30	0	0.04	21	0	0.07	14	0	0.06	26
Gross positive fair value (X)	0.01	0.06	29	0.02	0.07	34	0.02	0.05	37	0.03	0.09	35	0.01	0.07	32
Held for trading (X)	0	0.04	50	0.02	0.05	49	0.02	0.04	56	0.03	0.07	47	0.01	0.06	45
Non-traded (X)	0	0.01	41	0.01	0.01	48	0	0.01	34	0.01	0.02	49	0	0.01	37
Current credit exposure (X)	0.01	0.04	41	0.02	0.05	43	0.02	0.04	46	0.03	0.06	42	0.01	0.05	37
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11	0.47	38	0.27	0.61	40	0.20	0.46	42	0.40	0.85	39	0.16	0.73	39

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		99,457		117,306		117,306		85,092		80,521					
Gross losses		2,242		1,245		10,275		11,475		14,939					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		2,379		3,631		13,925		9,608		8,671					
Net losses		-137		-2,386		-3,650		1,867		6,268					
Provision for loan and lease losses		-860		-10,501		-21,499		36,113		10,839					
Adjustments		0		0		0		-2,032		0					
Ending balance		98,734		109,191		99,457		117,306		85,092					
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.02	0.04	35	-0.25	-0.11	28	-0.13	-0.09	38	0.24	0.51	17	0.08	0.15	33	
-0.03	0.06	36	-0.38	-0.20	29	-0.20	-0.16	39	0.34	0.82	15	0.12	0.24	34	
627.74	49.50	86	440.11	-168.35	92	589.01	-105.48	87	1,934.28	487.86	93	172.93	130.58	79	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.20	26	1.02	1.49	20	0.97	1.23	26	1.12	1.58	24	0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.93	1.17	25	0.99	1.47	19	0.94	1.20	28	1.08	1.55	22	0.88	0.81	55
Allowance for loan and lease losses / Net loans and leases losses (X)	38.27			18.09			21.39		62.83	11.58	94	13.58	8.03	81	
Allowance for loan and lease losses / Nonaccrual assets	153.32	355.27	16	171.91	291.29	28	158.64	364.13	18	185.82	299.17	33	159.87	218.72	50
ALLL / 90+ days past due + nonaccrual loans and leases	77.15	284.19	10	62.16	246.27	8	73.82	287.08	9	63.71	244.34	10	87.88	151.73	30
Gross loan and lease losses / Average loans and leases	0.08	0.17	43	0.05	0.24	20	0.10	0.19	32	0.11	0.34	19	0.16	0.28	36
Recoveries / Average loans and leases	0.09	0.07	72	0.13	0.08	77	0.13	0.08	77	0.09	0.07	71	0.09	0.08	66
Net losses / Average loans and leases	-0.01	0.09	16	-0.09	0.16	1	-0.03	0.11	4	0.02	0.27	8	0.07	0.21	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	23.15	10.98	91	31.64	7.39	96	121.35	34.67	94	64.31	33.98	86	29.04	36.22	47
Earnings coverage of net loan and lease losses (X).....	-241.21	38.54	6	-21.26	25.70	9	-42.17	39.72	9	120.99	22.91	93	29.46	24.40	69
Net Loan and Lease Losses By Type															
Real estate loans	-0.05	-0.01	8	-0.05	0.03	4	-0.04	0.02	8	0.03	0.04	51	-0.01	0.01	19
Real estate loans secured by 1-4 family.....	-0.01	-0.02	50	-0.03	-0.01	29	-0.02	-0.02	42	-0.02	0.01	24	-0.01	0.01	36
Revolving	-0.01	-0.08	54	0.02	-0.03	75	0.01	-0.07	81	-0.02	0.01	36	0.01	0.02	54
Closed-end.....	-0.02	-0.02	43	-0.04	-0.01	21	-0.02	-0.01	35	-0.02	0	21	-0.01	0	29
Commercial real estate loans	-0.07	0	4	-0.06	0.05	5	-0.05	0.04	5	0.05	0.07	54	-0.01	0.01	9
Construction and land development	-0.26	-0.02	3	-0.23	0	1	-0.12	0	5	-0.07	0	9	-0.07	-0.01	13
1-4 family.....	0.01	0	96	0	0	20	0	0	25	0	0	30	0	0	29
Other	-0.26	-0.01	3	-0.23	0	1	-0.12	0	3	-0.07	0	7	-0.07	-0.01	11
Multifamily.....	0	0	57	0	0	54	0	0.01	48	0	0	21	0	0	56
Nonfarm nonresidential	0	0.01	26	0	0.07	20	-0.04	0.05	5	0.12	0.11	67	0.01	0.02	53
Owner-occupied.....	0	0	27	0	0.01	22	-0.03	0.01	3	0.08	0.02	86	0	0.01	62
Other.....	0	0	22	0	0.06	20	-0.01	0.04	17	0.04	0.08	57	0.01	0.01	64
Real estate loans secured by farmland.....	-0.02	0	12	-0.03	0	10	-0.03	0	15	-0.03	0.02	7	-0.04	0.01	6
Commercial and industrial loans	0.05	0.11	52	-0.26	0.20	2	-0.02	0.17	13	-0.01	0.47	3	0.28	0.37	50
Loans to individuals	0.52	0.70	42	0.21	1.06	11		0.71		0.13	1.13	9	0.26	1.17	17
Credit card loans	2.01	1.88	55	1.76	2.41	33	1.04	1.84	20	1.58	2.92	25	2.54	3.11	32
Agricultural loans.....	0.12	0	91	0	0.02	50	0.03	0.02	78	0.25	0.19	77	0.15	0.08	76
Loans to foreign governments and institutions		0		0			0			0		0		0	
Other loans and leases.....	0.10	0.16	64	-0.07	0.09	6	-0.02	0.10	10	-0.01	0.15	10	0.17	0.15	68

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		26,277		26,019		23,866		29,360		27,876
90+ days past due loans and leases		63,580		112,157		72,028		120,985		43,596
Nonaccrual loans and leases.....		64,397		63,515		62,695		63,128		53,227
Total past due and nonaccrual loans and leases.....		154,254		201,691		158,589		213,473		124,699
Restructured 30-89 days past due		17		42		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		22,754		21,407		19,161		24,254		28,128
Total restructured loans and leases		22,771		21,449		19,161		24,254		28,128
30-89 days past due loans held for sale		16,076		13,595		14,365		21,498		14,904
90+ days past due loans held for sale.....		62,077		109,566		69,894		119,409		41,648
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		78,153		123,161		84,259		140,907		56,552
Restructured loans and leases in compliance		500		1,500		2,401		1,506		3,396
Other real estate owned.....		3,187		10,651		4,557		11,651		29,248
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.25	0.32	45	0.23	0.33	47	0.23	0.32	44	0.27
90+ days past due loans and leases	0.60	0.10	90	1.01	0.11	94	0.68	0.10	94	1.11
Nonaccrual loans and leases.....	0.61	0.44	76	0.57	0.65	48	0.59	0.46	74	0.58
90+ days past due and nonaccrual loans and leases.....	1.20	0.59	87	1.59	0.82	87	1.28	0.62	88	1.69
30-89 days past due restructured.....	0	0.01	37	0	0.01	41	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.21	0.10	80	0.19	0.13	73	0.18	0.10	77	0.22
30-89 days past due loans held for sale	0.15	0	97	0.12	0	98	0.14	0	96	0.20
90+ days past due loans held for sale.....	0.58	0	98	0.99	0	99	0.66	0	98	1.10
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.25	0.32	45	0.23	0.33	47	0.23	0.32	44	0.27
90+ days past due assets	0.60	0.10	90	1.01	0.11	94	0.68	0.10	94	1.11
Nonaccrual assets	0.61	0.45	76	0.57	0.66	47	0.59	0.47	74	0.58
30+ days past due and nonaccrual assets	1.45	0.94	81	1.82	1.18	82	1.50	0.97	80	1.96
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.73	0.35	88	1.04	0.50	88	0.77	0.36	89	1.11
90+ days past due and nonaccrual assets + other real estate owned	0.75	0.36	88	1.10	0.53	88	0.79	0.37	89	1.18
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.39	0.41	59	0.45	0.58	42	0.40	0.41	58	0.46
Allowance for loan and lease losses	68.97	62.77	64	69.34	69.27	58	70.03	62.64	67	65.03
Equity capital + allowance for loan and lease losses	3.94	3.67	60	4.05	5.03	43	3.78	3.60	60	4.10
Tier 1 capital + allowance for loan and lease losses	4.30	4.23	59	4.74	5.96	42	4.40	4.30	58	4.85
Loans and leases + other real estate owned	0.64	0.69	54	0.68	0.97	36	0.66	0.71	55	0.70

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.31	0.26	64	0.27	0.31	57	0.27	0.26	58	0.38	0.39	57	0.37	0.38	62
	90+ days past due		0.87	0.13	88	1.51	0.13	93	0.99	0.12	90	1.66	0.16	92	0.66	0.16	88
	Nonaccrual.....		0.61	0.51	68	0.55	0.76	44	0.54	0.52	62	0.52	0.76	36	0.41	0.46	50
Commercial and industrial	30–89 days past due		0.11	0.26	34	0.22	0.22	63	0.09	0.24	27	0.02	0.23	10	0.04	0.31	13
	90+ days past due		0	0.03	18	0	0.02	15	0	0.04	40	0	0.03	16	0	0.05	33
	Nonaccrual.....		1.05	0.53	82	0.65	0.69	59	1.34	0.57	88	0.83	0.75	60	1.47	0.83	79
Individuals	30–89 days past due		0.74	0.67	64	0.59	0.53	60	1.15	0.63	80	0.67	0.83	44	1.49	0.83	82
	90+ days past due		0.11	0.08	75	0.14	0.11	72	0.19	0.09	79	0.15	0.14	68	0.22	0.17	72
	Nonaccrual.....		0.07	0.16	47	0.05	0.22	36	0.07	0.17	48	0.05	0.28	33	0.06	0.17	42
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0.40	0.16	79	0.48	0.17	81	0.26	0.07	87	0	0.17	28	0.34	0.24	72
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.33	0.71	69	0.44	0.44	73	0.53	0.70	76	0.53	0.49	73	0.03	0.67	45
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.03	0.13	49	0.01	0.13	44	0.06	0.12	61	0.02	0.18	44	0.01	0.20	32
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.22	0.08	85	0.64	0.15	90	0.24	0.09	84	0.62	0.15	88	0.34	0.13	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.93	0.44	87	0.87	0.47	84	0.82	0.46	81	1.21	0.65	83	1.04	0.67	80
	90+ days past due	2.72	0.25	92	5.19	0.28	96	3.18	0.24	94	5.52	0.33	95	2.01	0.31	89
	Nonaccrual	0.70	0.68	62	0.88	0.88	59	0.72	0.71	60	0.74	0.89	53	0.80	0.73	63
Revolving	30–89 days past due	0.43	0.27	74	0.16	0.31	32	0.35	0.28	64	0.30	0.48	37	0.47	0.45	51
	90+ days past due	0.06	0.03	81	0	0.03	67	0.03	0.02	77	0.01	0.03	69	0.03	0.05	66
	Nonaccrual	0.57	1.02	49	0.68	1.31	47	0.59	1.18	50	0.68	1.13	45	0.60	1	48
Closed-end	30–89 days past due	1.02	0.46	87	1.01	0.48	85	0.91	0.49	81	1.39	0.65	86	1.17	0.70	80
	90+ days past due	3.20	0.28	93	6.18	0.31	96	3.76	0.26	95	6.58	0.38	95	2.46	0.35	90
	Nonaccrual	0.73	0.66	68	0.92	0.85	61	0.74	0.67	65	0.76	0.87	53	0.85	0.70	66
Junior lien	30–89 days past due	0	0.01	42	0.01	0.01	43	0.01	0.01	60	0	0.02	29	0.01	0.02	42
	90+ days past due	0	0	81	0	0	35	0	0	72	0	0	32	0	0	29
	Nonaccrual	0.01	0.03	34	0.01	0.05	29	0.01	0.03	33	0.01	0.04	28	0.03	0.04	48
Commercial real estate	30–89 days past due	0.02	0.16	18	0.03	0.22	16	0.02	0.15	24	0.02	0.26	12	0.06	0.18	28
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	57	0	0.02	23	0.02	0.03	65
	Nonaccrual	0.58	0.37	77	0.42	0.62	43	0.46	0.38	65	0.42	0.62	46	0.21	0.23	52
Construction and development	30–89 days past due	0.06	0.19	56	0.06	0.22	44	0.03	0.17	48	0.03	0.28	33	0.06	0.28	41
	90+ days past due	0	0	38	0	0.01	35	0	0.01	77	0	0.01	35	0	0.02	68
	Nonaccrual	0.91	0.17	91	0.46	0.50	72	0.45	0.20	83	0.46	0.41	75	0.08	0.20	49
1–4 family	30–89 days past due	0.05	0.03	81	0.03	0.03	68	0.02	0.02	74	0.02	0.03	64	0.02	0.06	55
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.28	0.02	96	0.41	0.02	95	0.42	0.01	96	0.41	0.03	95	0	0.02	30
Other	30–89 days past due	0.01	0.14	51	0.03	0.16	43	0.01	0.13	47	0	0.22	32	0.04	0.20	47
	90+ days past due	0	0	39	0	0	38	0	0	84	0	0	40	0	0.01	74
	Nonaccrual	0.63	0.14	87	0.04	0.43	40	0.03	0.16	51	0.04	0.35	42	0.08	0.17	55
Multifamily	30–89 days past due	0	0.06	29	0.01	0.08	59	0	0.07	27	0.01	0.09	46	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0.04	0.05	64
Nonfarm non-residential	30–89 days past due	0.01	0.13	20	0.03	0.20	20	0.03	0.13	33	0.02	0.23	18	0.07	0.14	33
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.03	0.03	71
	Nonaccrual	0.56	0.45	67	0.56	0.78	50	0.57	0.45	66	0.56	0.80	47	0.31	0.28	61
Owner Occupied	30–89 days past due	0.01	0.04	34	0.02	0.06	37	0.02	0.04	52	0.01	0.07	24	0.01	0.07	21
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	61
	Nonaccrual	0.20	0.17	59	0.27	0.32	50	0.20	0.17	59	0.25	0.27	48	0.25	0.16	71
Other	30–89 days past due	0	0.08	25	0.01	0.12	27	0	0.08	34	0.01	0.14	31	0.06	0.07	55
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0.03	0.01	80
	Nonaccrual	0.36	0.24	70	0.29	0.40	53	0.37	0.23	74	0.31	0.44	50	0.05	0.10	47
Farmland	30–89 days past due	0.06	0.17	68	0	0.13	30	0	0.10	31	0.13	0.11	73	0.01	0.23	49
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0.06	0.01	90
	Nonaccrual	0.13	0.67	51	0.22	1.14	49	0.20	0.69	51	0.23	1.13	44	0.92	0.84	63
Credit card	30–89 days past due	1.02	0.87	62	0.70	0.75	36	1.31	0.81	80	0.64	0.95	26	1.72	1.19	79
	90+ days past due	0.36	0.45	48	0.52	0.56	50	0.74	0.45	70	0.47	0.63	40	0.71	0.78	43
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	179,900	243,101	188,758	246,335	269,776										
Retained earnings	1,619,638	1,559,939	1,611,113	1,527,032	1,414,526										
Accumulated other comprehensive income (AOCI)	-148,656	-16,506	-32,560	-1,051	-23,600										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,650,882	1,786,534	1,767,311	1,772,316	1,660,702										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	374,255	375,963	374,644	377,523	371,634										
Accumulated other comprehensive income-related adjustments	-148,656	-16,506	-32,560	-1,051	-23,600										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,425,283	1,427,077	1,425,227	1,395,844	1,312,668										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,425,283	1,427,077	1,425,227	1,395,844	1,312,668										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,485,283	1,487,077	1,485,227	1,455,844	1,372,668										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	123,097	122,877	123,042	122,921	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	108,764	104,918	102,431	118,029	85,092										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	231,861	227,795	225,473	240,950	85,092										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	231,861	227,795	225,473	240,950	85,092										
Exited advanced approach tier 2 capital															
Total capital	1,717,144	1,714,872	1,710,700	1,696,794	1,457,760										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,531,255	16,707,595	17,395,883	15,978,100	13,466,233										
Less: Deductions from common equity tier 1 capital	374,255	375,963	374,644	377,523	371,634										
Less: Other deductions	0	0	0	647	0										
Total assets for leverage ratio	17,157,000	16,331,632	17,021,239	15,599,930	13,094,599										
Total risk-weighted assets	12,691,545	12,188,988	12,623,630	12,017,378	11,002,877										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.23	12.18	36	11.71	12.54	39	11.29	12.37	34	11.62	12.35	41	11.93	12.11	50
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.70	12.88	34	12.20	13.31	35	11.77	13.11	31	12.11	13.08	39	12.48	12.78	52
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.53	14.72	30	14.07	15.37	27	13.55	14.91	28	14.12	15.23	33	13.25	14.36	37
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.66	9.06	40	9.11	9.15	51	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		14,089			12,445			48,511			45,176			42,396		13.21	52.94
Other insurance activities income		14,089			12,445			48,511			45,176			42,396		13.21	52.94
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		273,336			263,995			272,013			267,832			258,488		3.54	8.93

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	9	0.38	97	7.51	0.38	97	7.47	0.36	97	6.34	0.41	96	6.80	0.47	94			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.26	12.22	71	16.54	11	73	17.17	12	70	17.03	11.03	75	17.73	11.51	75			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0				0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....															
		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		26,214	17,640	45,343	109,258	120,308	48.61	60.19
Dividends		26,207	17,621	45,284	109,243	120,297	48.73	60.18
Interest		7	19	59	15	11	-63.16	133.33
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		9	9	36	51	79	0.00	-30.77
Dividends		9	9	36	51	79	0.00	-30.77
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		26,223	17,649	45,379	109,309	120,387	48.58	60.12
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	0	0	
Total operating income		26,223	17,649	45,379	109,309	120,387	48.58	60.12
Operating Expenses								
Personnel expenses		0	0	0	0	0	0	
Interest expense		1,188	1,189	4,752	453	0	-0.08	
Other expenses		830	755	3,417	3,534	3,832	9.93	-12.35
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		2,018	1,944	8,169	3,987	3,832	3.81	113.09
Income (loss) before taxes		24,205	15,705	37,210	105,322	116,555	54.12	56.87
Applicable income taxes (credit)		-499	-479	-2,014	-979	-934		
Extraordinary items								
Income before undistributed income of subsidiaries		24,704	16,184	39,224	106,301	117,489	52.64	56.48
Equity in undistributed income of subsidiaries		4,507	35,778	108,141	53,724	32,971	-87.40	-70.85
Bank subsidiaries		4,507	35,778	108,141	53,724	32,971	-87.40	-70.85
Nonbank subsidiaries		0	0	0	0	0	0	
Subsidiary holding companies		0	0	0	0	0	0	
Net income (loss)		29,211	51,962	147,365	160,025	150,460	-43.78	-6.52
Memoranda								
Bank net income		30,714	53,399	153,425	162,967	153,268	-42.48	-3.48
Nonbank net income		9	9	36	51	79	0.00	-30.77
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,739,198	95.61	1,789,813	91.93	1,849,542	95.94	1,767,309	1,705,788	-2.83	9.84
Common and preferred stock		1,739,198	95.61	1,789,813	91.93	1,849,542	95.94	1,767,309	1,705,788	-2.83	9.84
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		1,856	0.10	1,856	0.10	1,856	0.10	1,856	1,856	0.00	0.00
Common and preferred stock		1,856	0.10	1,856	0.10	1,856	0.10	1,856	1,856	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		76,949	4.23	154,579	7.94	75,537	3.92	158,275	15,707	-50.22	480.66
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		993	0.05	644	0.03	967	0.05	394	302	54.19	-58.92
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,818,996	100.00	1,946,892	100.00	1,927,902	100.00	1,927,834	1,723,653	-6.57	13.62
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		123,097	6.77	122,877	6.31	123,042	6.38	122,921	0	0.18	
Other liabilities		2,656	0.15	2,451	0.13	1,690	0.09	1,937	1,089	8.36	132.37
Balance due to subsidiaries and related institutions		61,861	3.40	61,859	3.18	61,859	3.21	61,859	61,862	0.00	0.00
Total liabilities		187,614	10.31	187,187	9.61	186,591	9.68	186,717	62,951	0.23	197.78
Equity Capital		1,631,382	89.69	1,759,705	90.39	1,741,311	90.32	1,741,117	1,660,702	-7.29	6.07
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		12,806	0.70	13,209	0.68	12,845	0.67	13,215	13,376	-3.05	-9.25
Common surplus		167,094	9.19	229,892	11.81	175,913	9.12	233,120	256,400	-27.32	-54.34
Retained earnings		1,600,138	87.97	1,533,110	78.75	1,585,113	82.22	1,495,833	1,414,526	4.37	33.24
Accumulated other comprehensive income		-148,656	-8.17	-16,506	-0.85	-32,560	-1.69	-1,051	-23,600		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,818,996	100.00	1,946,892	100.00	1,927,902	100.00	1,927,834	1,723,653	-6.57	13.62
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		61,856	3.40	61,856	3.18	61,856	3.21	61,856	61,856	0.00	0.00
Notes payable to subsidiaries that issued TPS		60,000	3.30	60,000	3.08	60,000	3.11	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	6.82	9.94	18	11.81	12.54	50	8.33	11.94	14	9.52	7.29	72	9.28	9.68	44	
Bank net income / Average equity investment in banks	6.85	10.44	16	12.01	12.55	54	8.43	11.80	18	9.43	7.45	70	9.20	10.51	38	
Nonbank net income / Average equity investment in nonbanks	1.94	11.36	34	1.94	12.53	29	1.94	13.12	27	2.75	9.75	38	4.26	7.89	45	
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income	105.15	97.54	68	102.77	95.97	62	104.11	96.79	67	101.84	88.16	45	101.87	82.22	47	
Nonbank net income / Parent net income	0.03	3.43	38	0.02	2.83	31	0.02	3.40	32	0.03	3.59	29	0.05	5.93	27	
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	11.50	16.87	44	10.64	17.74	41	10.72	16.81	44	10.72	20.06	40	3.79	20.43	19	
Total debt / Equity capital	7.55	11.65	50	6.98	11.90	46	7.07	11.71	48	7.06	14.41	44	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	11.22	13.71	48	10.39	14.30	46	10.51	13.63	47	10.51	16.67	44	3.61	16.36	22	
Total debt + Loans guaranteed for affiliate / Equity capital	7.55	11.72	49	6.98	12.02	45	7.07	11.77	48	7.06	14.68	43	0	14.56	13	
Total debt / Equity capital – excess over fair value	7.55	11.75	50	6.98	12	46	7.07	11.81	48	7.06	14.52	44	0	14.51	13	
Long-term debt / Equity capital	7.55	11.08	51	6.98	11.33	47	7.07	10.95	48	7.06	13.56	44	0	13.04	13	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	64.41	40.81	67	59.44	35.48	72	64.29	39.86	66	58.19	34.67	74	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	106.72	103.47	70	101.82	102.85	48	106.32	103.22	70	101.61	102.81	44	102.83	103.22	53	
Total investment in subs / Equity capital	106.72	108.45	57	101.82	108.21	37	106.32	108.40	58	101.61	110.16	31	102.83	111.07	38	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.94	0.38	75	0.15	0.22	49	0.75	0.29	77	0.18	0.47	43	0.31	0.36	52	
Equity investment in subs – equity cap / Net income-div (X)	1.82	1.31	68	0.21	0.74	21	1.23	1.05	67	0.28	1.82	11	0.52	1.22	32	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	164.91	129.62	67	109.01	111.20	52	71.53	152.85	16	175.74	136.59	77	190.65	177.68	59	
Cash from ops + noncash items + op expense / Op expense + dividend	164.84	125.04	65	102.94	98.58	48	68.40	154.48	16	175.22	147.24	69	187.82	190.27	54	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.71	98.29	65	77.77	85.35	40	-24.88	98.54	5	327.18	134.08	95	98.85	116.34	29	
Pretax operating income + interest expense / Interest expense	2,137.46	2,251.18	75	1,420.86	1,142.88	66	883.04	1,835.33	37	23,349.89	2,016.32	94		1,968.54		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,724.50	1,728.15	65	1,151.20	1,357.31	61	725.80	1,770.77	32	5,007.83	1,539.23	89	4,557.17	1,632.83	90	
Dividends + interest from subsidiaries / Interest expense + dividends	170.57	145.40	65	111.18	117.86	51	72.22	174.12	16	184.57	150.43	70	201.30	210.80	55	
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64				57.11	
Other Ratios																
Net assets that reprice within 1 year / Total assets	4.13	3.42	62	7.85	3.97	77	3.88	3.44	58	8.13	3.85	79	0.87	2.64	46	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.24			0.05			0.17		0.10		0.04	
Nonaccrual					0.75			1.22			0.92		1.03		0.54	
Total					1			1.27			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	57.42	64.91	48	90.74	74.87	67	148.09	66.37	90	55.29	81.10	33	50.90	57.84	53
Dividends declared / Net income	48.56	33.46	78	28.26	23.13	55	39.42	28.27	71	36.72	42.29	43	39.75	33.08	62
Net income – dividends / Average equity.....	3.51	6.76	14	8.48	9.52	47	5.04	8.62	17	6.02	4.14	72	5.59	6.46	40
Percent of Dividends Paid															
Dividends from bank subsidiaries	184.74	124.34	71	119.99	101.14	61	77.96	155.92	24	185.89	132.17	70	201.15	178.13	56
Dividends from nonbank subsidiaries	0.06	1.65	72	0.06	3.28	68	0.06	4.90	50	0.09	3.41	53	0.13	7.53	42
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	184.80	153.16	64	120.05	128.99	53	78.02	203.53	15	185.97	174.85	63	201.28	260.40	44
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	85.33	43.39	79	33	30.63	54	29.52	45.96	29	67.03	60.28	54	78.49	66.55	63
Interest income from bank subsidiaries.....	0.02	0.15	64	0.04	0.12	68	0.04	0.11	67	0.01	0.36	49	0.01	0.54	43
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	85.35	49.34	76	33.03	33.49	52	29.55	51.33	26	67.04	62.88	51	78.50	69.36	58
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	39.06	82	100	69.48	74	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.94	60.28	80	99.84	58.57	84	99.79	74.16	81	99.94	69.76	89	99.93	67.32	92
Interest income from bank subsidiaries.....	0.03	1.04	57	0.11	0.72	61	0.13	0.23	70	0.01	0.63	44	0.01	0.80	40
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.97	73.91	71	99.95	71.70	80	99.92	83.13	80	99.95	82.20	83	99.93	78.80	87
Dividends from nonbank subsidiaries	0.03	4.30	68	0.05	5.32	69	0.08	3.07	53	0.05	1.95	52	0.07	2.65	45
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	6.88	55	0.05	10.59	52	0.08	4.67	42	0.05	4.70	38	0.07	7.29	30
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	50.25	28.43	75	50.34	29.59	73	50.27	26.38	77	50.32	27.08	74			28.33